

State of Washington
Office of the Insurance Commissioner
1999 Washington Market Share and Loss Ratio
Line of Business: Other Commercial Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American States Ins Co	19704	IN	\$15,895	6.74%	\$12,112	\$10,598	87.50%
2	American Economy Ins Co	19690	IN	\$12,810	5.43%	\$12,346	\$10,928	88.51%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$9,974	4.23%	\$9,637	\$7,958	82.58%
4	Great West Cas Co	11371	NE	\$9,063	3.84%	\$9,314	\$10,915	117.20%
5	Safeco Ins Co Of Amer	24740	WA	\$6,277	2.66%	\$7,650	\$5,170	67.58%
6	North Pacific Ins Co	23892	OR	\$5,940	2.52%	\$6,061	\$3,296	54.38%
7	Transportation Ins Co	20494	IL	\$5,556	2.36%	\$6,667	\$8,080	121.20%
8	State Farm Mut Auto Ins Co	25178	IL	\$5,512	2.34%	\$5,549	\$1,760	31.73%
9	Unigard Ins Co	25747	WA	\$5,451	2.31%	\$6,049	\$2,403	39.74%
10	Travelers Ind Co Of IL	25674	IL	\$5,295	2.25%	\$5,267	\$3,288	62.42%
11	Truck Ins Exch	21709	CA	\$5,139	2.18%	\$4,943	\$3,948	79.87%
12	Grange Ins Assn	22101	WA	\$4,877	2.07%	\$3,981	\$1,977	49.67%
13	St Paul Guardian Ins Co	24775	MN	\$3,803	1.61%	\$3,033	\$1,758	57.94%
14	Farmers Ins Exch	21652	CA	\$3,626	1.54%	\$3,441	\$2,926	85.04%
15	First Natl Ins Co Of Amer	24724	WA	\$3,605	1.53%	\$3,983	\$839	21.06%
16	Progressive Northern Ins Co	38628	WI	\$3,539	1.50%	\$3,342	\$1,838	55.01%
17	Northland Ins Co	24015	MN	\$3,449	1.46%	\$3,455	\$1,803	52.19%
18	St Paul Fire & Marine Ins Co	24767	MN	\$3,297	1.40%	\$3,034	\$1,461	48.14%
19	National Cas Co	11991	WI	\$3,178	1.35%	\$2,705	\$2,628	97.16%
20	Reliance Natl Ind Co	24430	WI	\$3,001	1.27%	\$3,010	\$1,483	49.26%
21	Transcontinental Ins Co	20486	NY	\$2,729	1.16%	\$2,914	\$2,351	80.70%
22	Mid-Century Ins Co	21687	CA	\$2,708	1.15%	\$2,448	\$3,691	150.77%
23	Allstate Ind Co	19240	IL	\$2,688	1.14%	\$2,379	\$2,187	91.96%
24	Employers Ins Of Wausau A Mut Co	21458	WI	\$2,463	1.04%	\$1,570	\$971	61.83%
25	St Paul Mercurv Ins Co	24791	MN	\$2,366	1.00%	\$2,064	\$2,349	113.83%
26	Reliance Ins Co	24457	PA	\$2,242	0.95%	\$2,230	\$505	22.64%
27	Trinity Universal Ins Co Of KS	15954	KS	\$2,200	0.93%	\$1,882	\$1,163	61.80%
28	Universal Underwriters Ins Co	41181	KS	\$2,197	0.93%	\$2,178	\$956	43.90%
29	Atlantic Mut Ins Co	19895	NY	\$2,090	0.89%	\$1,603	\$389	24.30%
30	Omaha Ins Co	20044	NE	\$2,050	0.87%	\$1,748	\$930	53.19%
31	Allstate Ins Co	19232	IL	\$1,806	0.77%	\$1,834	\$499	27.19%
32	National Union Fire Ins Co Of Pitts	19445	PA	\$1,798	0.76%	\$1,932	\$9,481	490.70%
33	United States Fire Ins Co	21113	NY	\$1,774	0.75%	\$1,699	\$3,020	177.73%
34	Utica Mut Ins Co	25976	NY	\$1,766	0.75%	\$1,179	\$536	45.43%
35	West American Ins Co	44393	IN	\$1,716	0.73%	\$1,618	\$954	58.96%
36	Employers Fire Ins Co	20648	MA	\$1,676	0.71%	\$1,755	\$2,147	122.31%
37	Assurance Co Of Amer	19305	NY	\$1,651	0.70%	\$1,680	\$971	57.80%
38	Gulf Ins Co	22217	MO	\$1,646	0.70%	\$646	\$183	28.33%
39	Cascade Natl Ins Co	10175	WA	\$1,640	0.70%	\$1,516	\$1,524	100.48%
40	General Ins Co Of Amer	24732	WA	\$1,606	0.68%	\$1,727	\$948	54.88%
All 249 Other Companies				\$75,721	32.11%	\$77,016	\$59,604	77.39%
Totals (Loss Ratio is average)				\$235,817	100.00%	\$229,196	\$180,414	78.72%

(1)Excluding all Loss Adjustment Expenses (LAE)